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Proposal: Interagency Advance Notice of Proposed Rulemaking:
Procedures to Enhance the Accuracy and Integrity of
Information Furnished to Consumer Reporting Agencies
under Section 312 of the Fair and Accurate Transactions
(FACT) Act

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Comments:

I have experienced identity fraud--Several attempts, which included my birth cert., report cards etc. have been submitted to all three credit bureaus to report this and to prove that at the time of the identity theft i was only eleven years of age. Yet the bureaus continue to keep this information on file, which is inaccurate and hurts my credit terribly. The did not attempt to investigate this matter at all or they would have seen that i was too young too have a job or have any type of credit (good or bad). They are intentionally harming my credit and my ability to have have a descent credit score. I'm beeing penalized for something that i did not cause. And it's not fair to have to pay thousands of dollars for legal help, for something that i did not cause. Someone needs to fix this system, because surely, it is broken and innocent people are paying a heavy price bacause of it.